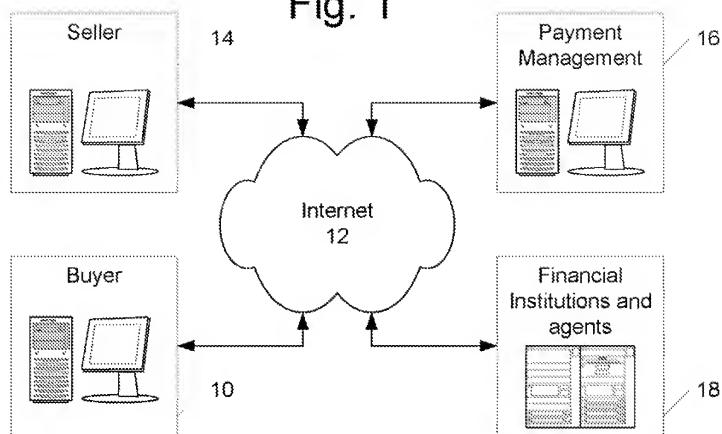


Fig. 1



Buyer

Web Browser

24

Seller Shopping Software

22

20

Internet

24

Payment Management Software

26

Internet

24

Financial Agent Software

Fig. 2

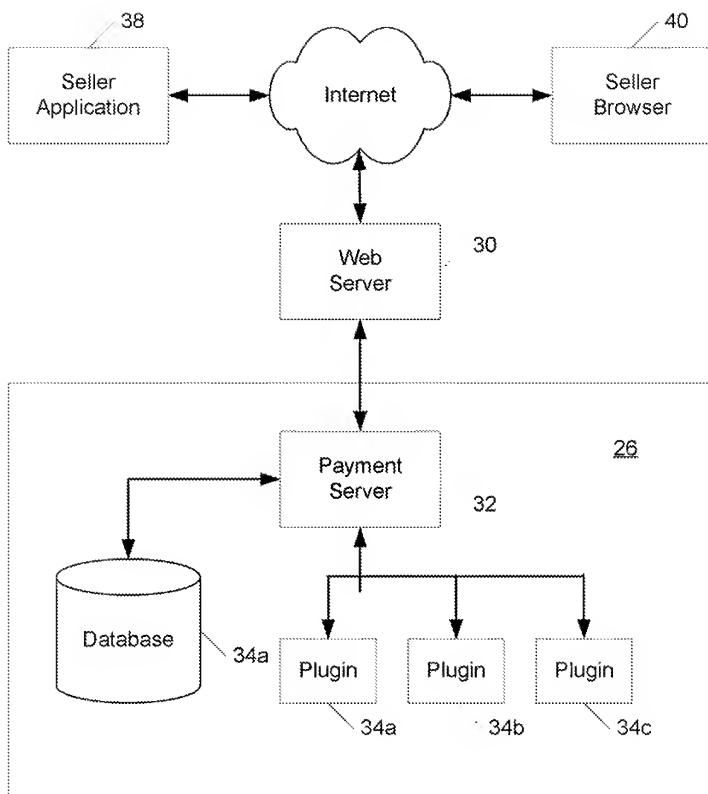


Fig. 3

Fig. 4

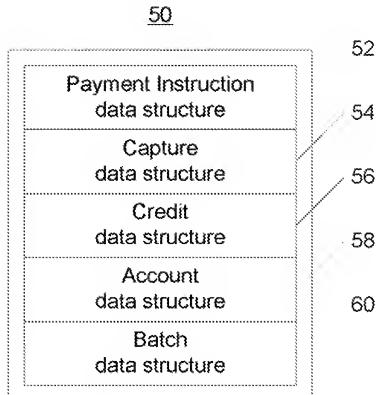


Fig. 5

